



SKIPTON INTERNATIONAL

Next Generation Guarantor Application Form

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Guernsey Office

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

Jersey Office

9 WATERLOO STREET, ST HELIER, JERSEY, JE2 4WN, GREAT BRITAIN

Tel: **01481 730730** Website: www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112.



Next Generation Guarantor Application Checklist

Please complete the below checklist and application form; this should be submitted along with the corresponding Next Generation borrowers mortgage application and required supporting documentation as noted below. Incomplete applications will not be processed until all the required documentation has been received.

Name of Next Generation Applicant (who your Guarantee will support)

1st applicant

Name of Next Generation Applicant (who your Guarantee will support)

2nd applicant

Body Guarantor Application Form

Fully completed and signed by all Guarantors.

Proof of ID

Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder.

Address Verification

Certified copy of an appropriate document dated within the last 3 months.

Income confirmation

Latest months' payslip, or 3 months if paid weekly or if your pay is variable.
If self employed – Accountants Certificate.

Mortgage Statements

Statement covering last 12 months for any mortgages held by the Guarantors.

Your Guarantee

You will be required to provide a 20% Guarantee (this is based on the purchase price of the property that the Next generation applicants are applying for) in the form of a Bond over a Guernsey or Jersey Property.

Prior to this application being submitted you will need to obtain written consent from any Lender that has a bond over your property, confirming that they agree to Skipton International taking a second charge over the property. Your advocate will require a copy of this.

If your property is unencumbered, then we will seek a 1st registered General Bond over the property.

Prior to draw down, our Advocates will require confirmation from your Advocates that you have received Independent Legal advice in regard to your liabilities under the guarantee that you are providing.

Supporting Documentation Checklist

For each applicant please ensure that you provide the following supporting documentation with your application. Failure to provide full and complete supporting documentation will naturally delay your application.

Application Form and Direct Debit Mandate (must be signed in accordance with passport):

1. Photo Identification

- Certified copy of your passport or driving licence (Our Identification verification form, seen on pages 15 and 16, should be used by the certifier).

Copies must be certified by a professional person. For a list of Acceptable Certifiers please visit www.skiptoninternational.com/sites/default/files/forms/VerificationofIdentityHelpSheet.pdf

2. Address Verification

Please provide one of the following as proof of your current address (not required for previous addresses);

- Original Letter from employer – this must confirm your current residential address and any correspondence address (including PO Box number)
- Original / certified copy of a Utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Original / certified copy of a Bank Statement – no longer than 3 months old
- If you need to use a PO Box address, proof must be included as above.

Copies must be certified by a professional person. For a list of Acceptable Certifiers please visit www.skiptoninternational.com/sites/default/files/forms/VerificationofIdentityHelpSheet.pdf

3. Employed Income Confirmation

Please provide both of the following;

- Latest salary slip covering a full month: please supply further salary slips if your salary is variable or 3 months worth if you are paid weekly.

4. Self Employed Income Confirmation (if applicable)

- A) If self employed by way of a Limited company or Partnership please complete Skipton International Accountants certificate.

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Accountants%20Certificate.xlsx>

Please note, an average of the 3 years income will be used, unless the third year's income is lower than previous years income figure, then the lower figure will be used for the mortgage application.

- B) If self employed sole trader please;

- 1) Either complete Skipton International Accountants certificate

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Accountants%20Certificate.xlsx>

- 2) Or provide your last 3 year's tax returns where an average figure will be taken, dated no later than 12 months prior to the current date.

Please note, an average of the 3 years income will be used, unless the third year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.

If you supply Tax assessments to confirm your income, you will also need to complete the [Business Questionnaire](#).

Skipton International reserve the right to;

- Request additional information/clarification from the accountant who has prepared the Accountants Certificate in relation to any information contained within it
- Request the last 3 years full sets of accounts
- Request your last 3 years tax returns

5. Mortgage Statements

Please provide the latest 12 months mortgage statements for all mortgages held. Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances. Any reversals and returned items should be fully explained with supporting documentation.

Introduction

Please complete all sections of the form in **BLOCK CAPITALS** and tick appropriate boxes. Please note failure to complete all sections may result in your application being delayed.

If you are an existing Skipton International customer, please provide your account number:

First Applicant

Title **Mr** **Mrs** **Ms** **Miss** **Other**

Surname

Forenames (in full)

Date of birth

Town of birth

Country of birth

Nationality

Country of residence

Second Applicant

Title **Mr** **Mrs** **Ms** **Miss** **Other**

Surname

Forenames (in full)

Date of birth

Town of birth

Country of birth

Nationality

Country of residence

Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link (www.skiptoninternational.com/politically-exposed-person) or other regulations please tick the appropriate box below.

Yes No

Marital Status

Single
Married
Living with Partner
Separated
Divorced
Civil Partnership
Widowed

Employment Status

Employed Full Time
Employed Part Time
Retired
Self Employed
Student
Other

Current Residential Status

Owner
Tenant
Living with others
Living with parents

Expected Retirement Age **Years Old**

Maiden/Previous Names(s)

Yes No

Single
Married
Living with Partner
Separated
Divorced
Civil Partnership
Widowed

Employed Full Time
Employed Part Time
Retired
Self Employed
Student
Other

Owner
Tenant
Living with others
Living with parents

Expected Retirement Age **Years Old**

Maiden/Previous Names(s)

First Applicant/Guarantor

Have you ever been declined a mortgage by another lender? Yes
No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes
No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes
No

Have you had a court order/decreed made against you for debt or is there any such action pending? Yes
No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? – If yes supply details. Yes
No

Residential Address

Postcode

Time at Address* **Years** **Months**

*If less than 3 years, please provide a total of three years of address history on a separate page

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Secondary Email Address

Second Applicant/Guarantor

Have you ever been declined a mortgage by another lender? Yes
No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes
No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes
No

Have you had a court order/decreed made against you for debt or is there any such action pending? Yes
No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? – If yes supply details. Yes
No

Residential Address

Postcode

Time at Address* **Years** **Months**

*If less than 3 years, please provide a total of three years of address history on a separate page

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Secondary Email Address

Income and Expenditure

A full income and expenditure assessment will be carried out to calculate free disposable income and to ensure that the loan is affordable, now and in the future. Please ensure as much detail as possible is accurately provided as this will help eliminate queries at the underwriting stage.

First Applicant/ Guarantor

Monthly Expenditure

Rent (only if continuing)	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

Annual Income

Gross basic salary	£	per year
Pension	£	per year

Occupation

List industry type

(Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade)

Second Applicant/ Guarantor

Monthly Expenditure (if not included for 1st applicant)

Rent (only if continuing)	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

Annual Income

Gross basic salary	£	per year
Pension	£	per year

Occupation

Employer Name

Employers address

Postcode

Time at employer	Years	Months
Time in role	Years	Months
Time in continuous employment	Years	Months

If less than 2 years, please provide a total of 2 years employment history on a separate page.

Is your current employment permanent?	Yes
	No

If no, provide details

Employer Name

Employers address

Postcode

Time at employer	Years	Months
Time in role	Years	Months
Time in continuous employment	Years	Months

If less than 2 years, please provide a total of 2 years employment history on a separate page.

Is your current employment permanent?	Yes
	No

If no, provide details

Self Employment Details

(please see income confirmation requirements in the Supporting Documentation Checklist)

What is your Occupation?

List industry type (Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade)

What is your trading name?

Registered address

Postcode

What is your percentage shareholding/share in the partnership? %

How long has the business/company/ partnership been trading? Years Months

Accountant's name?

Accountant's address

Postcode

Telephone Number

Account year end (latest year) (ie. 31/12/17) Net Profit £

Account year end (previous year) (ie. 31/12/16) Net Profit £

Account year end (previous year) (ie. 31/12/15) Net Profit £

Loans, Credit Cards and Financial Guarantees

For each credit/store card or personal loan held please provide full details of outstanding balances, monthly repayments and outstanding term. Please confirm if each card/loan will be repaid prior to mortgage completion or will be an ongoing liability. Skipton International reserves the right to request latest statements and loan conditions to assist with the underwriting of the application. Please include ALL forms of credit for all applicants, even if repaid each month or not currently used. Please use an additional page if necessary.

Lender	1st or 2nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To Be Repaid*
		Years	Months				

Existing mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Please complete a separate page for each property held that has a loan or mortgage secured against it.

Lender

Full address of the property
(including post code)

1 st or 2 nd applicant or both	Outstanding Term	Years	Months
Current estimated value £	Outstanding balance	£	
Bond amount £	Monthly repayment	£	
Monthly rental income £	To be repaid*	Yes	No
Year property was originally let out	Property type (e.g Detached house/ purpose built flat)		
Purpose of property (Investment /rental property)	Number of bedrooms		

Guarantee Property

Full address of the property
(including post code)

Property value	£	Tenure	Leasehold Freehold
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Please be advised, we can not secure a guarantee over a "Share Transfer" property or Shared Ownership property.

Style	Detached house	Purpose Built Flat
	Semi-detached house	Detached bungalow
	Terraced house	Semi-detached bungalow

* please note, in Jersey, Skipton International restrict pre 2007 converted flats to a max Loan to Value of 80%

Valuation

Please note, unless otherwise advised Skipton International will require an up to date satisfactory valuation of your property to establish your Loan to Value and suitability for the Guarantee. Skipton International will advise how to proceed once your application has been processed.

Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither SIL nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer's Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or SIL, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey.

Estate agents/Vendor/ Key holder – for access to the property

Estate agents/ Guarantors
name / key holder

Estate agents /Guarantors
contact number

Estate agents address

Independent Legal advice (ILA)

You are required to have ILA in regards to your obligations to the guarantee, please provide the details of the advocate that will be providing your ILA.

Acting Advocate

Law firm

DECLARATION – to be signed by all applicants

Please read the following declaration before signing.

I **declare** that:

- I am over 18 years of age;
- There are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- Any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- If any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

I understand that my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

I acknowledge that, Skipton International Limited reserves the right to reject my application without giving any reason. Please refer to Skipton’s criteria in respect of application fees

VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation (as noted in this application and valuations) will be required; all new submissions will be reviewed under Skipton International’s mortgage criteria at that time.

YOUR PERSONAL DATA

The Data Protection (Bailiwick of Guernsey) Law, 2017

We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your mortgage with us. The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it, or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on our legitimate interest to process your personal information we will always advise you of what we are doing.

Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Sharing Personal Information

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations as listed in the full Privacy Policy.

Data is not transferred out of the European Economic Area (EEA) or Guernsey/Jersey.

Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Skipton International Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'opt-out@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730.

As a mortgage applicant Skipton International Limited may process the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;

- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton International's legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licensed credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.
- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Department, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, or from www.skiptoninternational.com.
- using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of service.

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any “associated” records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an “association” between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other’s information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a “disassociation” at the credit reference agencies.

DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future.

We will retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include “special category” data. The Law defines “special category data” as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to dsars@skiptoninternational.com details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge I believe the statements in these Declarations are true and correct.

Signature and Authority to obtain references/information and process data

Please ensure you have carefully read all the above declarations before signing below.

It is important that you read and understand the section entitled "Your Personal Data". By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

Signature(s) of applicant(s):

Do not forget to complete the Direct Debit Mandate at the end of this form.

First Guarantor

Date

Second Guarantor

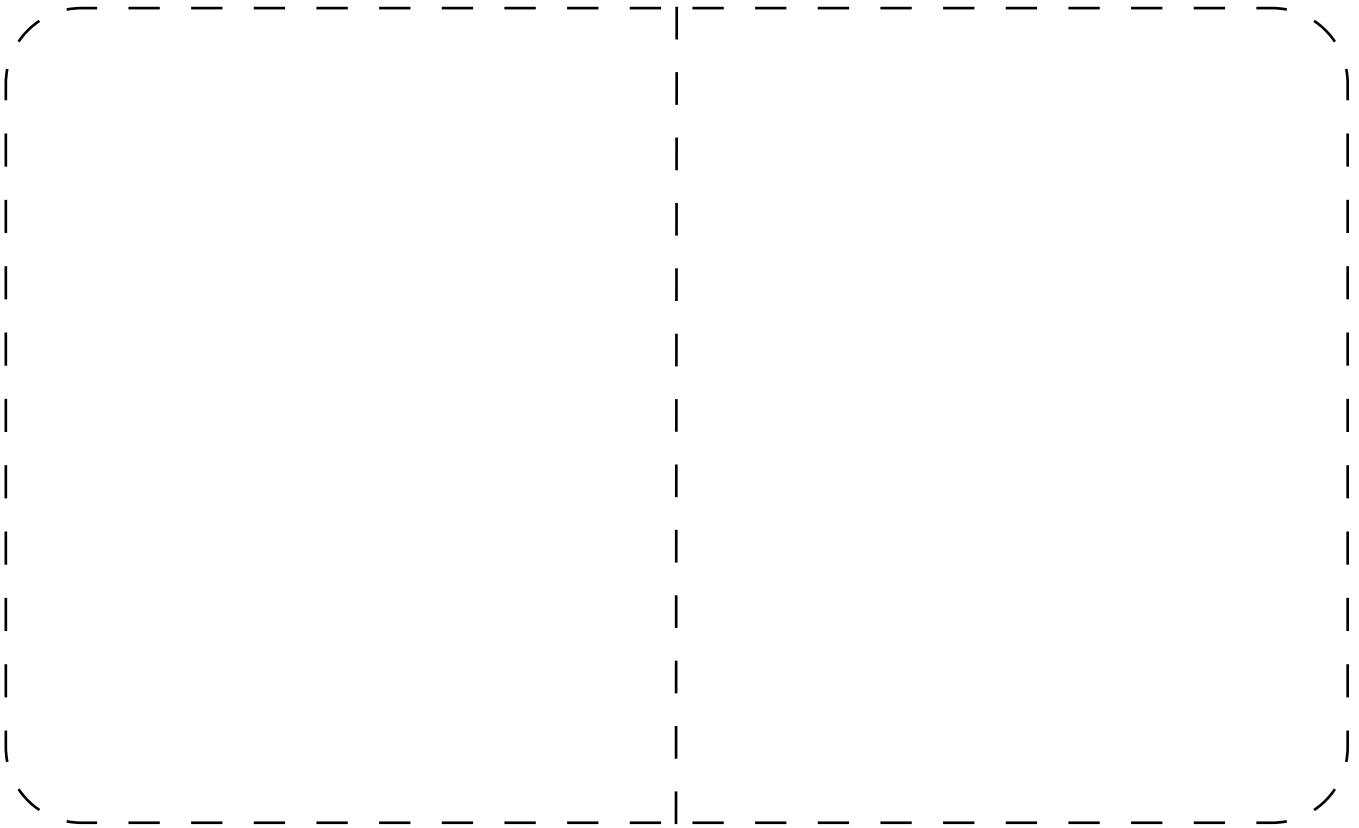
Date

Please sign in accordance with your passport, wet signature is required.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

**IDENTIFICATION VERIFICATION FORM
(Guarantor 1)**

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below. Please do not post your original passport or driving licence to us. Charges may apply for returning documents to you.



Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Signature of Certifier

Position of Certifier

Staff/FCA Number of Certifier

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date



**SKIPTON
INTERNATIONAL**

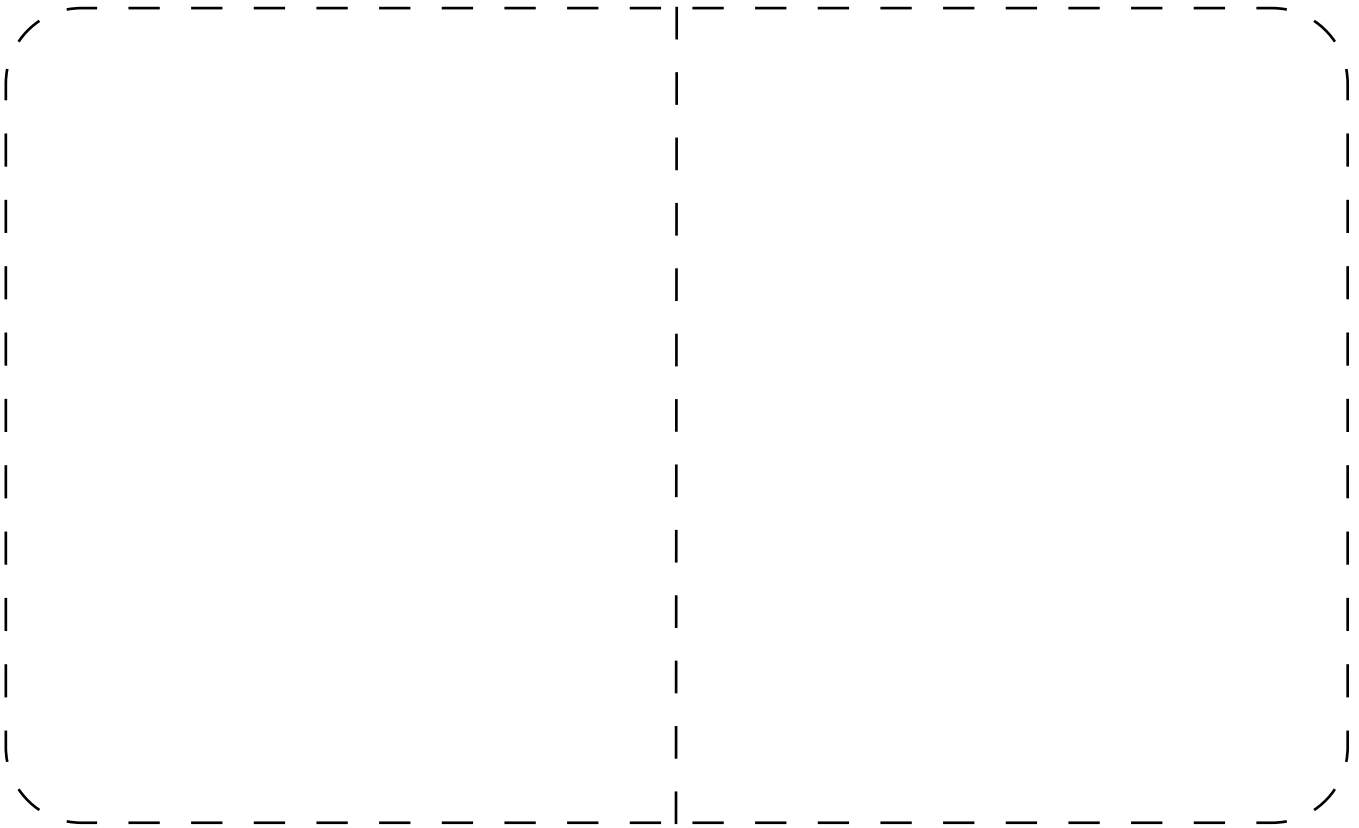
***Please note that the person certifying the document cannot be a family member.**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. Telephone +44 (0)1481 730730
Website www.skiptoninternational.com

We will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers personal data and can be found at www.skiptoninternational.com
To help maintain service and quality, some telephone calls may be recorded and monitored.

**IDENTIFICATION VERIFICATION FORM
(Guarantor 2)**

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below. Please do not post your original passport or driving licence to us. Charges may apply for returning documents to you.



Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Signature of Certifier

Position of Certifier

Staff/FCA Number of Certifier

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date



**SKIPTON
INTERNATIONAL**

***Please note that the person certifying the document cannot be a family member.**

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Website www.skiptoninternational.com

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To help maintain service and quality, some telephone calls may be recorded and monitored.